



University
of Manitoba

PREMIUM RATE SUMMARY

GEOGRAPHIC FULL TIME STAFF

JULY, 2026

Coverage	Monthly Premium Rate		Cost Sharing	
			Member	University
Basic Life Insurance* Coverage = annual salary	\$0.139/ \$1,000 of coverage		0%	100%
Optional Life Insurance* - Up to 40 units available - Unit value is \$10,000	Age	per unit	100%	0%
	<35	\$0.17		
	35 – 44	0.26		
	45 – 54	1.26		
	55 – 64	3.61		
	65 – 69	13.13		
	70 – 74	21.87		
	75 – 79	36.58		
	80 – 84	61.64	100%	0%
	Age	per unit		
	<35	\$0.17		
	35 – 44	0.26		
	45 – 54	1.26		
	55 – 64	3.61		
	65 – 69	13.13		
	70 – 74	21.87		
Spousal Optional Life Insurance* - Up to 40 units available - Unit value is \$10,000	75 – 79	36.58	100%	0%
	80 – 84	61.64		
	Age	per unit		
	<35	\$0.17		
	35 – 44	0.26		
	45 – 54	1.26		
	55 – 64	3.61		
	65 – 69	13.13		
Optional Dependent Life Insurance* - Up to 5 units available - Each unit: Spouse - \$3,000 and Child - \$1,500	\$1.28 / unit		100%	0%
Basic AD&D Insurance* Coverage = \$20,000	\$0.44		0%	100%
Voluntary AD&D Insurance* - Up to 12 units available - Each unit = \$20,000	\$0.60 / unit		100%	0%
Supplementary Health Benefits	- Single - \$66.56 - Couple - \$132.50 - Family - \$236.56		50%	50%
Dental Benefits	- Single - \$41.28 - Couple - \$85.46 - Family - \$150.84		0%	100%
Health Care Spending Account \$865 annual allocation	\$ 75.64		0%	100%
Employee Assistance Program	\$ 3.45		0%	100%

* Rates are subject to 7% RST for residents of Manitoba